Serial No.
Applicant

10/620,103 Samir Saad

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## IN THE SPECIFICATION

Please replace paragraph 7 of the Detailed Description of the Preferred Embodiment with the following amended paragraph:

After the cards are delivered to a retail location or establishment, the retailer acknowledges or confirms receipt of the cards. After this confirmation, the card and product information, such as card and product identification codes, are entered into database 15 so that the computer system 12 will recognize the card and product information, which can be in the form of codes as noted above, including numbers and/or letters or other indicia, such as a holographic picture, as representing valid cards.